Date: Aug 22, 2006

Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

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## Comments:

I feel this places an unfair burden on our Institution. We already have polices and procedures in place and this only deplicates what we all already required to do. I feel that we are already overburdened trying to comply with the regulations already in place. We need time to devote to our customers, not regulations.